

# EXHIBIT B

LAW OFFICES  
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April 24, 2025

Kenneth E. West  
Office of the Chapter 13 Standing Trustee  
190 N. Independence Mall West  
Suite 701  
Philadelphia, PA 19106  
Via United States Mail

BRAD J. SADEK  
Sadek Law Offices, LLC  
1500 JFK Boulevard, Ste 220  
Philadelphia, PA 19102  
Via United States Mail

Joseph Gormisky  
4708 Almond Street  
Philadelphia, PA 19137-8000  
Via United States Mail

Melissa M Cropley  
4708 Almond Street  
Philadelphia, PA 19137-8000  
Via United States Mail

Re: PennyMac Loan Services, LLC or its Successor or Assignee vs. Joseph Gormisky and  
Melissa M Cropley  
Chapter 13/Bankruptcy No. 24-12353

Dear Parties:

We have been advised by our client that payment in accordance with the terms of the Stipulation approved by the Bankruptcy Court have not been made.

In order to cure the default, it will be necessary for your client to pay \$4,779.59, to become current under the Stipulation through April 2025, as well as all subsequent payments and late charges that fall due until the date of cure. The arrears are broken down as three (3) delinquent payments, each in the amount of \$1,551.53, representing February 2025 through April 2025; and attorney fees and costs in the amount of \$125.00 incurred in connection with the preparing and mailing of this Notice. In addition to the above default, an Amended Chapter 13 Plan was due to be filed within thirty (30) days from the filing of the Stipulation and to date has not been docketed.

You are hereby notified that you have ten (10) days from the date of this letter in which to cure the default set forth above and to pay any subsequent payments that become due in the interim. At the expiration of the 10-day period, if the default has not been cured, I will file a Certification of Default with the Court in order to obtain an Order for relief from the Automatic Stay.

**McCabe, Weisberg & Conway is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.**

Very truly yours,  
/s/ Marisa M. Cohen  
MARISA M. COHEN, ESQUIRE  
McCABE, WEISBERG & CONWAY, LLC  
MMC/cbs